

Pennsylvania’s Personal Financial Literacy Requirement

Act 35 of 2023 | How Bankability supports instruction aligned with Pennsylvania’s Academic Standards for Personal Finance.

FRAMEWORK EMPHASIS	HOW BANKABILITY SUPPORTS IT	CLASSROOM EXAMPLE
 Applying financial learning independently	Students repeatedly practice checking balances, transferring money, purchasing, and paying bills in a simulated banking environment.	BANKING ROUTINE Check a balance, pay a bill, and review the remaining funds.
 Financial decisions, mindset, and behavior	Bankability brings self-regulation and reflection into a classroom economy where teachers can connect these skills to spending choices and financial goals.	PAUSE + PLAN Review available funds and explain a choice before making a purchase.
 Income and employment	Classroom earnings, payday, and pay-stub lessons make the relationship between work and income concrete.	PAYDAY PRACTICE Review a pay stub and connect classroom earnings to the updated balance.

ACT 35 OF 2023 | REQUIRED BEGINNING IN 2026–2027

At least 0.5 credit • Grades 9–12

Students must complete a standalone personal finance course. Districts determine scheduling and delivery. Source: PDE Personal Finance Toolkit.

Financial concepts. Everyday experiences.

Supporting Pennsylvania’s Act 35 of 2023 through applied financial learning, differentiated instruction, and classroom practice.

FRAMEWORK EMPHASIS	HOW BANKABILITY SUPPORTS IT	CLASSROOM EXAMPLE
 Spending and budgeting	Purchases, bills, and account balances give students an ongoing context for managing available money.	PLAN A BUDGET Use classroom income and bills to plan purchases and track spending.
 Saving and investing	Teachers can use the classroom economy to help students plan and save toward a goal.	SAVE TOWARD A GOAL Choose a target purchase and plan how much to set aside each payday.
 Risk, insurance, and credit	The classroom economy provides a familiar setting for teacher-led scenarios about unexpected expenses, borrowing, and protecting available funds.	EXPLORE A SCENARIO Discuss how an unexpected expense changes a spending plan.

SUPPORTING ACCESSIBLE IMPLEMENTATION

Pennsylvania’s personal finance standards took effect July 1, 2026. Districts select their curriculum, and PDE recognizes IEP adaptations and modifications. Bankability can support accessible practice within that course design.

Classroom examples illustrate ways teachers can use Bankability routines and guided activities to bring framework concepts into practice.

Sources: [PDE Personal Finance Toolkit](#) | [K-12 Instructional Framework](#), pp. 4-7



Financial Literacy, Built Into Every Day

Bankability turns your classroom into a real-world economy, and every student into a money manager.



HOW STUDENTS BUILD REAL MONEY SKILLS



Earn It

Participating, staying on task and following directions earn dollars for a virtual bank account.



Checking Account

\$ 45 ↑

Track the Balance

Balances grow with every deposit and shrink with every purchase: real money math, every day.

Checking

\$30

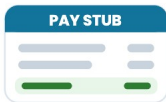


Savings

\$30

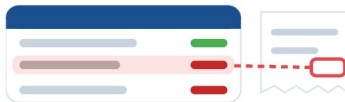
Shop or Save

On shopping day, students choose: spend on rewards now, or save for something bigger.



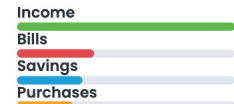
Payday & Pay Stubs

On the 1st and 15th, students review their pay stub and connect behaviors to earnings.



Read the Statement

Monthly reviews track earning, spending and saving, and compare receipts to catch errors.



Budget & Set Goals

Students plan for bills, savings and purchases, then ask: "Am I getting closer to my goal?"

Financial Accountability

Some workplace behaviors come with fees, just like on the job, while positive behaviors can still earn **performance bonuses**.

\$ Collaboration

\$ On-Task

-\$ Interrupting



30 days in a row of
sustained growth

Pay Stub

Earnings	\$110
Performance Bonus	+\$200
Deductions	-\$3
Net Pay	\$307

Simple routines that build lasting habits



Daily

Earn dollars



Weekly

Shop + account
check



Payday

Deposit + pay
stub



Monthly

Statement +
budget



Account Health Check

- ✓ Bills paid?
- ✓ Am I saving?
- ✓ Deductions going down?

Real money skills for real-world success.

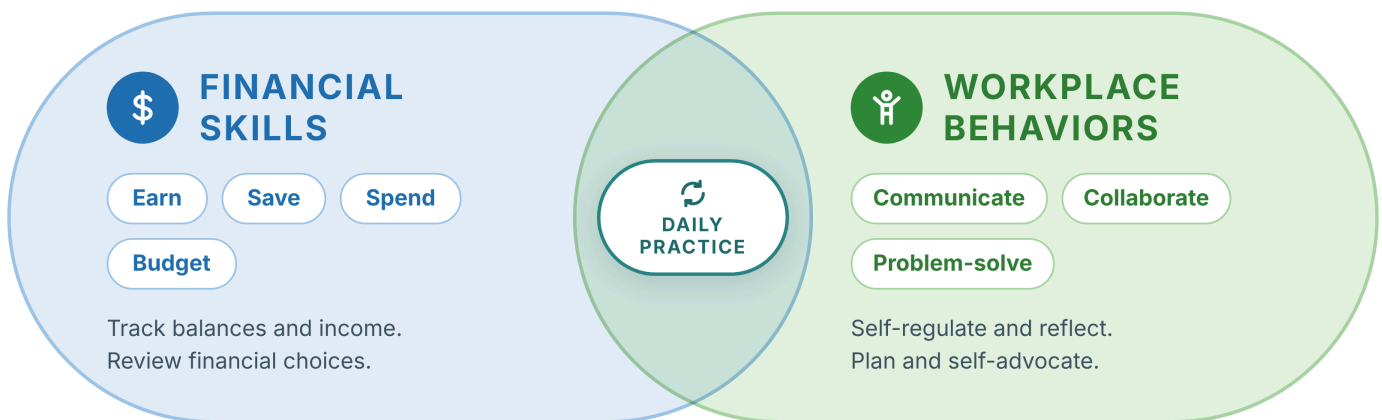
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Where Behavior Meets Banking

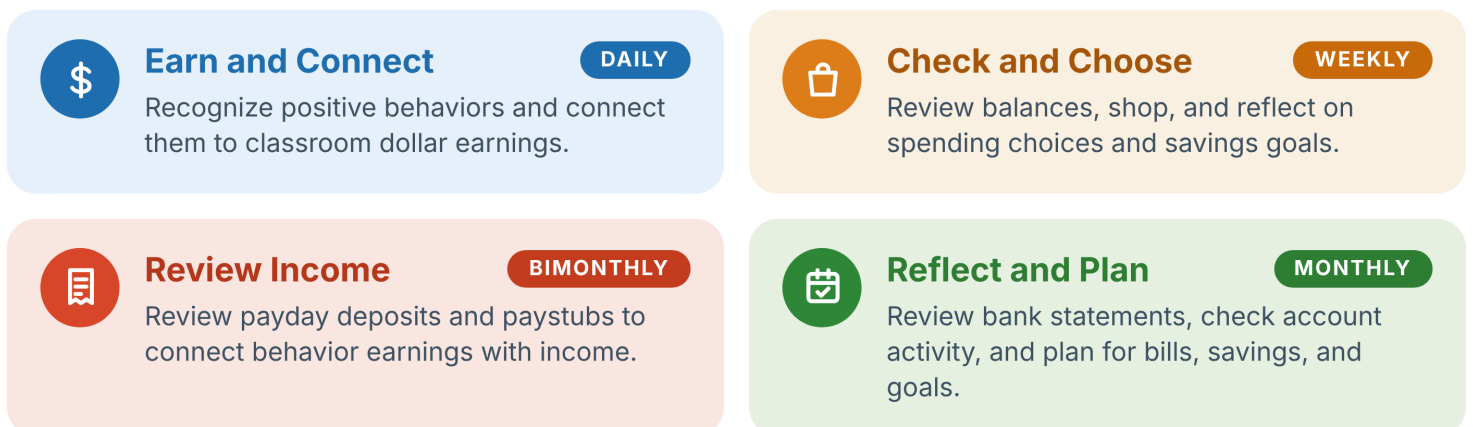
A classroom economy connects everyday actions to financial skills students can use in school, at work, and in life.

Bankability brings financial literacy and workplace behavior into the same daily experience. Students earn classroom dollars for positive behaviors, use virtual bank accounts, and make choices about saving, spending, and paying bills. Financial routines help them see how their actions affect their accounts and their progress toward goals.

One experience. Two connected areas of growth.



Financial routines make the connection visible.



The financial routines continue. The behavioral skills expand.

Explore how Levels 1–4 build awareness, consistency, and greater independence.

Four Levels. One Framework.

Levels 1–4 build awareness, consistency, and greater independence — from a first paycheck to self-advocacy in the workplace.

1**LEVEL 1**

Workplace Culture & Classroom Economy

Reinforce the skills you want to see.

Level 1 builds a positive classroom culture by reinforcing participation, staying on task, following directions, and collaboration. Students earn classroom dollars and practice saving, spending, and working toward rewards. Consistent workplace language helps them understand which actions support success and how those actions affect their earnings. Students build motivation, shared routines, and a foundation for greater independence.

Earning and Spending

Connect positive behaviors to earnings and financial choices.

Motivation

Work toward rewards and see the value of consistent effort.

Socialization

Practice participation, collaboration, and shared routines.

2**LEVEL 2**

Workplace Boundaries & Self-Regulation

Connect behavior to workplace expectations.

Students learn how behaviors like interrupting or complaining are perceived at work, and practice strategies matched to their needs, such as writing down a thought to share later or turning a complaint into a question. Earning and spending patterns help them recognize the impact of their choices. Students develop self-awareness and self-regulation while learning how to seek support appropriately.

Personal Budgeting

Use earning and spending patterns to reflect on choices.

Executive Functions

Practice planning, following steps, and problem-solving.

Self-Regulation

Recognize behavior patterns and choose useful strategies.

3**LEVEL 3**

Workplace Policies & Action Plans

Turn feedback into an Action Plan.

Level 3 helps students use feedback to make progress over time. Through Performance Reviews, students examine earning and spending patterns, identify strengths and challenges, and create an Action Plan with strategies for improvement. Working toward PROPS, workplace status, and a 30-day Performance Bonus encourages consistent practice across environments. Students learn to describe their progress and apply successful strategies with greater independence.

Performance Review

Use feedback and account patterns to identify growth areas.

Empowerment

Help shape an Action Plan and take ownership of progress.

Self-Efficacy

Build confidence by using strategies and seeing improvement.

4**LEVEL 4**

Workplace Advocacy & Portfolio Development

Know what helps you succeed — and ask for it.

Level 4 helps students identify what they need to succeed and communicate those needs appropriately in the workplace. Students plan how to request supports, environmental adjustments, or training for new responsibilities. They practice describing their strengths, needs, and next steps as they prepare for employment and future growth. Students develop a self-advocacy plan that supports greater independence and long-term success.

Long-Term Planning

Identify supports and training for future goals.

Perseverance

Keep practicing strategies across tasks and settings.

Self-Advocacy Plan

Prepare how to explain needs and request support.

One framework. Different goals. Greater independence.

Visual prompts • Checklists with occasional support • Independent self-monitoring — matched to where each student is right now.

digitability.com/bankability

PROGRAM FIT & IMPLEMENTATION

One Program. Multiple Pathways.

Digitability and Bankability fit into any special education setting. Choose the level of implementation that matches your students, your available time and your classroom routines, then **grow with coaching** as your needs evolve.



Two Programs. Connected Skills for Independence.



Workplace readiness, digital literacy, work simulations and portfolios



Positive Behavior Intervention Support (PBIS) for any classroom

Fits in Any Classroom

More ways to support students across your department, from a single classroom to an entire district.



Special Education Teachers



Autism Support Programs



Life Skills Classrooms



Transition Coordinators



Emotional Support Programs



Executive Functioning Support



Intellectual & Developmental Disabilities



School-Wide & Program-Wide

Choose the Right Level of Implementation

Four pathways to fit your students, your time and your routines. Start simply and expand at your own pace.

01

Bankability PBIS

Reinforcement through earning, saving and spending routines.

02

Bankability PBIS+

Add brief workplace behavior and financial-skills activities, with differentiation.

03

Bankability Life Skills

Use structured lessons and differentiated practice during dedicated instructional time.

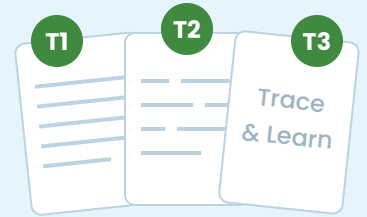
04

Digitability

Connect learning to work experiences and portfolios, with support for different student roles.



Not sure where to start? Your Implementation Coach helps you choose a pathway and grow into the next one.



One Size Does Not Fit All.

Everyone has a role to play. Every Digitability resource is differentiated to support a wide range of learning and behavior profiles, from adolescence into adulthood, so students access the material and build skills **at their current level**.

Three Tiers in Every Lesson

Teachers choose resources by each student's level of need and independence. **Example: exit ticket**

T1 Independent

Students brainstorm and write their own ideas about workplace behavior.

T2 Supported

Students use a checklist and sentence starters to evaluate their behavior.

T3 Modified

Students answer yes/no questions with Image Exchange Cards or use Trace 'n' Learn.

Now Expanded in Both Directions

More ways to break down concepts and faster paths to application, for a scope that fits your goals.



Need More Support?

Videos designed for processing delays, step-by-step concept breakdowns and supported activities to revisit skills.



Ready to Move Faster?

Faster-paced videos and higher-level thinking activities help students move into application sooner.



Limited Classroom Time?

Brief activities without a full lesson plan, plus quick, consistent routines that reinforce skills for real-world outcomes.

Built for a Wide Range of Learners

Expressive & Receptive Language

Social Reciprocity

Self-Esteem & Confidence

Verbal Ability

Intellectual Disability

Auditory Processing

Attention, Memory & Organization

Executive Functioning

Sensory Processing

Emotional Processing

Anxiety & Impulsivity

English Language Learning

Digitability serves individuals with and without special education needs.



Digitability has something for every single one of my students.

Dawn Geiger
Special Education Teacher,
Philadelphia, PA

[Request a Free Quote](#)

You're Busy. Let Us Help!

Every Digitability license includes a dedicated **Implementation Coach** and year-long **Success Partnership** support: onboarding, training and coaching that help teachers implement with confidence.



What Every Teacher Gets

- Year-Long Coaching**
A 1:1 coach all year, with support on request
- Expert Coaches**
Former special education teachers
- Ready-to-Teach Lessons**
Scripted lessons with three tiers of resources
- IEP Tools Included**
Goal monitoring and an IEP Goal Bank
- Custom Implementation**
A plan built around your students and program
- Professional Development**
Tech skills and evidence-based practices
- Differentiated Pathways**
Visual prompts, checklists or self-monitoring
- Teacher Rewards**
Monthly rewards that support work-ready outcomes

One Coach Helping You With Every Part of the Program

Your coach works side by side with you all year, so you never have to figure it out alone.



Your Coach Is Also Your School's Implementation Partner

- For School Leaders**
 - ✓ Classroom economy setup
 - ✓ Earning & payroll routines
 - ✓ Teacher & staff training
 - ✓ Implementation fidelity support
 - ✓ Leadership consultation
 - ✓ Proven best practices
- Fits Every Program**
 - PBIS
 - Transition
 - Life Skills
 - Autism Programs
 - Executive Functioning
 - Behavioral Support
 - School-Wide & Inclusion
- Grow at Your Pace**
 - Add Classrooms**
as teachers grow
 - Expand Programs**
into more settings
 - Build a Continuum**
to 18-21
 - Scale Districtwide**
with guided rollout

Greater staff confidence. Stronger implementation. Better student outcomes.

[Request a Free Quote](#)



Bring Bankability to Your School

Connect **financial literacy**, **positive behavior** and **workplace readiness** in everyday practice.



MEANINGFUL PRACTICE. EVERYDAY PROGRESS.



Teach with Purpose

Use lessons and classroom routines to connect banking skills with workplace behavior.



Make It Your Own

Customize classroom bills and rewards to create meaningful financial choices.



See Patterns Over Time

Use behavior records and reports to guide reflection, feedback and next steps.



A PENNSYLVANIA EDUCATOR ON DIGITABILITY

We brought Digitability to Perkiomen Valley School District because of the scope and relevance of its unique digital content. The training was differentiated and tailored to each of our students' needs through evidence-based practices.

— **Tracey Sterling**, Supervisor of Special Education, Perkiomen Valley School District

Build a Plan for Your Classrooms

Every license includes a dedicated Implementation Coach. Ask us about:

✓ **Licensing**

✓ **Coaching**

✓ **Teacher Onboarding**

✓ **Implementation Options**

Request a Free Quote



SCAN FOR PRICING

Testimonial refers to the Digitability program.

Real money skills for real-world success.

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